

I, Arthur Bernardo, declare as follows:

1. I am over the age of 18 years and qualified to make this Affidavit.
2. I have utilized the Bloomberg Professional Service for more than 10 years, and I was Certified in (2012) by Bloomberg, LP through Ambassador Program (40 hours) CFLA (AMS) I have completed the required training and engaged in continuing education with Bloomberg – both online and at Bloomberg live training events, to stay abreast with Bloomberg's latest progress and developments. I have the requisite knowledge and the trained ability to navigate and perform effective searches on the Bloomberg terminal.
3. I am an Expert Analyst on Auto Agreement Asset Backed Securities Data and my qualifications, expertise and experience provide me with the background necessary to certify the audit services and to be qualified as an expert in this field. I have led instruction and completed more than 1,000 hours of live instruction for students on the topic of Auto Agreement backed securities and Auditing.
4. I have the trained skills and qualifications to navigate and perform searches on the Bloomberg terminal in regards to the automated tracking and determination of Agreement and related documents and information.
5. I have no direct or indirect interest in the outcome of the case at the bar for which I am offering my observations.
6. I have personal knowledge and experience in the topic areas related to the securitization of mortgage loans, real property law, Uniform Commercial Code practices, predatory lending practices, assignment and assumption of securitized loans, creation of trusts under deeds of trust, pooling and servicing agreements, issuance of asset-backed securities and specifically mortgagebacked securities by special purpose vehicles in which an entity is named as trustee for holders of certificates of mortgage backed securities, the foreclosure process of securitized and non-securitized residential mortgages in both judicial and non-judicial states, and the various forms of foreclosure-related fraud.
7. I perform my research through the viewing of loan level data and Corporate/Trust Documents and then analyze the information for the purpose of the investigation.
8. I have the training, knowledge and experience to perform these searches and understand the meaning of these records and documents with very reliable accuracy.

Experience, Qualifications and Expertise of Affiant

Bertrand Falls

I, Bertrand Falls and over the age of 21 and an expert on the subject matter of Mortgage Foreclosures Securitization Audits, Foreclosure Litigation Mortgage Fraud and Forensic Analyst of Mortgage Assignments and have over 20 years' experience in the Mortgage field.

I have knowledge in Foreclosure Litigation, asset-backed securitization, Foreclosure and loss mitigation I have studied in the areas of truth in lending(T I L A), (RESPA), the fair credit reporting act(FCRA), Uniform Commercial Code (UCC), the ORC 5301, 1109.75 Securitization, Rule 901 Authenticating or Identifying Evidence, Rule 902. Evidence that is self – authenticating. I am an expert it hand writing analysis and signature analysis.

I am proficient and knowledgeable in Foreclosure litigation, mortgage-backed securitization and how these issues find applicability in Judicial Foreclosure actions. In the course of my consultant work I have read and/or reviewed thousands of Mortgage loan related documents including, but not limited to: home loan disclosures, settlement statements, appraisals, underwriting and processing documents, mortgages, notes, Allonge, fraudulent assignments, Mortgage Electronic Registration Systems assignments, complaints, affidavits and trust documents such as pooling

and servicing agreements, prospectuses and prospectus supplements and securitization audits.

I perform, ongoing research into the securitization, sale and transfer aspects of Residential Mortgage loans and mortgage-backed securities and am proficient in applying that research to the particular facts in a given Foreclosure case.

I can testify as an expert witness in proceedings and depositions relative to my expert opinions filed in this case should that be requested or required.



BERTRAND FALLS

Expert Witness & Professional Services Provider

2090 Lawrenceville Suwanee Road No. 239

Suwanee GA 30024

Fax No. 877-398-5288

Phone Number: (678) 933-4978

bertrandfalls.correspondence@gmail.com

CURRICULUM VITAE

SUMMARY OF QUALIFICATIONS

- Acts as expert witness pertaining to foreclosure defense and loan litigation.
- Signature Analysis Analyst
- Computer imaging algorithms analysis of images
- Processes loan origination within various federal and state qualifying standards including appraisals, insurance and post-closing requirements.
- Determines and arranges insurance coverage for life, health, property and casualty insurance.
- Facilitates meetings across multiple time zones, can travel on assignments and holds a valid Driver's License and a US Passport without travel restrictions.
- Builds business models for start-ups and small-scale business enterprises, provide detailed financial planning and reporting, cost estimates and valuations and support customized legal briefings and step-by-step business presentations.

- Leads and supports corporate business process management and produce manuals, tutorials and technical and performance reports.
- Possesses strong analytical, inter-personal and presentation, negotiating and communications skills.
- Coordinates in on-site and off-shore business processing operations.
- Signature Acquisition is used for handwritten signature authentication.
- Signature Analysis of single signature complexity to determine probability of forged signatures.
- Signature Analysis helps determine the probability of handwritten signature pattern coherence.
- Signature Acquisition of multiple handwritten signature comparison from one or more signatures.
- Biometric matching, allowing for verification and identification of handwritten signature.

PROFESSIONAL PRACTICE

- Worked in the fields of real estate and loan brokering and origination, rate quotes and disclosures, title insurance, property description and property ownership details with North American Mortgage and Washington Mutual Bank (1993 to 2004), conducted seminars on various mortgage products and services, worked with compliance teams in identifying risks associated with loan exposures and in handling methods of identifying and placing property insurance coverage or complying with insurance requirements.

- Has experience in the field of information technology, more particularly on projects requirements and tools lists associated with AppExchange from Salesforce, Sandbox testing environments, SugarCRM and Salesforce CRM customer relationship management softwares, API testing tools, automation and integration with Microsoft SharePoint, Adobe FrameMaker and Microsoft R server, LexusNexis legal and business research and risk management applications, Microsoft Office 365 software for developer team collaborations and visual studio applications.
- Has experience as Community Loan Officer specializing in FHA- and VA-qualifying loans, RESPA and ALT-A requirements, conforming and non-conforming and prime and sub-prime loans, as Financial Portfolio Auditor conducting reviews of secondary market loans, as Loss Mitigation Supervisor in pre-foreclosure cases and as Post-Closing Auditor for processed loans which included electronic storage.
- Worked in the field of insurance as a licensed agent for life, health, property and casualty insurance with Equitable Life of Iowa, New York Life and MetLife (1985-2001).

EDUCATION & PROFESSIONAL TRAINING

- Since 2016 undergoing continuing education in Cisco Network, Windows Servers, HTML, XML, PHP and SQL Database Management, Microsoft Office 365, Azure, SharePoint, Adobe Suite, Salesforce, QuickBooks, LexisNexus and WordPress, operations compliance in OSHA Workplace, 6 Sigma, ISO 9000 and American Society for Quality, Data Mapping for Technical and Accounting, registrations for LLCs, corporations, trusts and UCC, D and B and EDGAR reporting.
- From 2004 to 2016 underwent seminars in Business, Estate and Litigation Valuation, Capital Markets and Financial Models, Payment

Processing, Merchant Accounts, EDI, ACH and Check 2 and Swift Protocols and Procedures.

- As a Liberal Arts Major (1980 to 1984), attended Oakwood University, Huntsville, Alabama and University of Houston and North Harris College, Houston, Texas.
- Completed 444 hours of certified insurance education.

MILITARY SERVICE

- Served in the United States Navy (1984-1987) and was honorably discharged.

OTHER INTERESTS

- Urban Ministries (1979 to the present)
- Photography

Experience, Qualifications and Expertise of Affiant

Bertrand Falls

I, Bertrand Falls and over the age of 21 and an expert on the subject matter of Mortgage Foreclosures Securitization Audits, Foreclosure Litigation Mortgage Fraud and Forensic Analyst of Mortgage Assignments and have over 20 years of experience in the Insurance & Mortgage field.

I have knowledge in Foreclosure Litigation, asset-backed securitization, Foreclosure and loss mitigation I have studied in the areas of Title Search, UCC Filings, truth in lending(T I L A), (RESPA), the fair credit reporting act (FCRA), Uniform Commercial Code (UCC), the ORC 5301, 1109.75 Securitization, Rule 901 Authenticating or Identifying Evidence, Rule 902, or draw reference to evidence that is self-authenticating. I'm a valuation analysis capable of reviewing financial statements and credit records.

I am proficient and knowledgeable about Foreclosure remediation, mortgage-backed securitization and how these issues may be applied to Judicial Foreclosure actions. In the my experience I've read and/or reviewed many Mortgage loans files and related closing documents including, but not limited to: home loan disclosures, settlement statements, appraisals, underwriting and processing documents, mortgages, notes, conveyance or assignments, MERS,(Mortgage Electronic Registration Systems) assignments, complaints, affidavits and trust documents such as pooling and servicing agreements, prospectuses and prospectus supplements and securitization audits.

I have perform, research in the areas of securitization, property sales and various methods of title transfer related to Residential Mortgages. I'm proficient in applying certain research materials to the particular facts in a given Foreclosure case.

I may be called upon to provide an opinion or advise a witness consultation concerning proceedings or depositions related to summons or opinions filed in relationship to a mortgage case in the event that an opinion is requested or required.

AFFIDAVIT
of
Bert Falls, Mortgage Fraud Examiner

Here now comes the undersigned, Bert Falls, in this affiant statement regarding the attached Securitization Audit Report and Examiner Exhibits as described in detail in the following paragraphs. I am not an attorney and I do not intend this report to be construed as legal advice. However, I am qualified to render this statement based on my experience, qualifications and expertise as follows:

EXPERIENCE, QUALIFICATIONS AND EXPERTISE OF AFFIANT

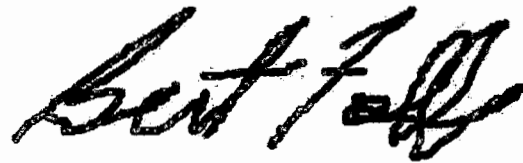
I, Bert Falls, over 21 years of age, an expert on the subject matter of mortgage foreclosures, securitization audits, foreclosure litigation, mortgage fraud and forensic analysis of mortgage assignments have over 20 years of experience in the mortgage field.

I have knowledge in asset-backed securitization, foreclosure and loss mitigation I have studied in the areas of the Truth in Lending (TILA), the Real Estate Settlement Procedures Act (RESPA), the Fair Credit Reporting Act (FCRA), the Uniform Commercial Code (UCC), the Ohio Revised Code Section 5301 (Conveyances, Encumbrances) and Section 1109.75 (Securitization) and the Federal Rules of Evidence Rule 901 (Authenticating or Identifying Evidence) and Rule 902 (Evidence that is Self-Authenticating). Computer algorithms may be utilized for handwriting and signature analysis.

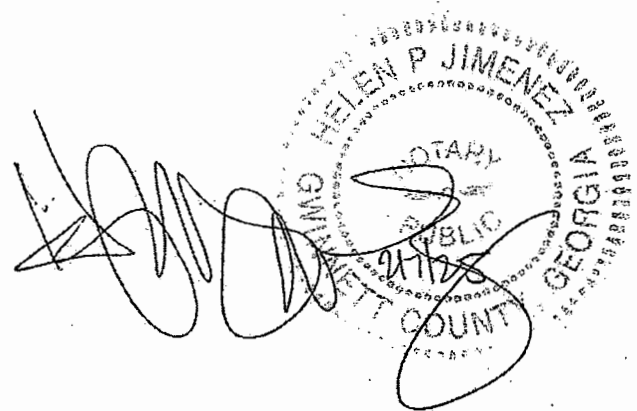
VERIFICATION OF AFFIANT

I, Bert Falls, of legal age and of sound mind and competence, confirm and assert as correct, complete, and not misleading to the best of my information, understanding, knowledge and belief and subscribe on the herein verified Affidavit by me.

Affirmed by:



BERT FALLS, Fraud Examiner
5065 Sugarloaf Pkwy, # 6038
Lawrenceville, GA 30046
Fax No. (877) 398-5288
bertfalls.correspondence@gmail.com



HELEN P. JIMENEZ
NOTARY PUBLIC
GWINNETT COUNTY, GEORGIA